

Certificate Number: 16339-PAM-DE-032043927

Bankruptcy Case Number: 18-03859



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 17, 2018, at 4:41 o'clock PM EST, Michael Meadows completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 17, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor